

B6A (Official Form 6A) (12/07)

In re **Jose U Bermea**  
**Sandra R. Bermea**Case No. 12-51172 C  
(if known)**AMENDED 5/7/2015**  
**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
LOT 13 & 14 BLOCK 32 LA PRYOR AKA 413 GRANT N ST, LA PRYOR, TX ZAVALA COUNTY, 78872	HOMESTEAD	C	\$82,724.00	\$66,181.91
LOT S60'(11&12) BLOCK 65 LA PRYOR AKA 242 HWY 57 W HWY LA PRYOR, TX, ZAVALA COUNTY, 78872	BUSINESS PROPERTY	C	\$48,500.00	\$3,211.60

Total: **\$131,224.00**  
(Report also on Summary of Schedules)

In re **Jose U Bermea**  
**Sandra R. Bermea**Case No. 12-51172 C  
(If known)**AMENDED 5/7/2015**  
**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box) Check if debtor claims a homestead exemption that exceeds  
\$155,675.\*

- 11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
LOT 13 & 14 BLOCK 32 LA PRYOR AKA 413 GRANT N ST, LA PRYOR, TX ZAVALA COUNTY, 78872	11 U.S.C. § 522(d)(1)	\$16,542.09	\$82,724.00
LOT S60'(11&12) BLOCK 65 LA PRYOR AKA 242 HWY 57 W HWY LA PRYOR, TX, ZAVALA COUNTY, 78872	11 U.S.C. § 522(d)(5)	\$25,450.00	\$48,500.00
HOUSEHOLD GOODS	11 U.S.C. § 522(d)(3)	\$5,500.00	\$5,500.00
WEARING APPAREL	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
JEWELRY	11 U.S.C. § 522(d)(4)	\$275.00	\$275.00
TERM INSURANCE	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
RETIREMENT	11 U.S.C. § 522(d)(12)	\$120.00	\$120.00
2002 HONDA ODYSSEY	11 U.S.C. § 522(d)(2)	\$969.50	\$3,737.50
2008 DODGE CHARGER	11 U.S.C. § 522(d)(2)	\$3,374.35	\$14,650.00
TOOLS OF THE TRADE	11 U.S.C. § 522(d)(6)	\$3,700.00	\$3,700.00
2 DOGS, 1 CAT	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
<i>* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.</i>		<b>\$56,330.94</b>	<b>\$159,606.50</b>

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

In re **Jose U Bermea**  
**Sandra R. Bermea**

Case No. **12-51172 C**Chapter **7**

**AMENDED 5/7/2015  
SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$131,224.00		
B - Personal Property	No	4	\$29,896.05		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	No	2		\$86,465.68	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No	3		\$38,134.39	
F - Creditors Holding Unsecured Nonpriority Claims	No	6		\$111,520.16	
G - Executory Contracts and Unexpired Leases	No	1			
H - Codebtors	No	1			
I - Current Income of Individual Debtor(s)	No	1			\$4,403.91
J - Current Expenditures of Individual Debtor(s)	No	2			\$3,830.86
TOTAL		22	\$161,120.05	\$236,120.23	

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

In re **Jose U Bermea**  
**Sandra R. Bermea**

Case No. **12-51172 C**Chapter **7****AMENDED 5/7/2015****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$34,434.39</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$34,434.39</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>\$4,403.91</b>
Average Expenses (from Schedule J, Line 22)	<b>\$3,830.86</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	<b>\$3,483.55</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$2,030.50</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$38,134.39</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$111,520.16</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$113,550.66</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Jose U Bermea**  
**Sandra R. Bermea**

Case No. 12-51172 C  
(if known)

**AMENDED 5/7/2015**  
**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ **4** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 5/7/2015

Signature /s/ Jose U Bermea  
**Jose U Bermea**

Date 5/7/2015

Signature /s/ Sandra R. Bermea  
**Sandra R. Bermea**

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Jose U Bermea**  
**Sandra R. Bermea**

CASE NO **12-51172 C**CHAPTER **7****AMENDED 5/7/2015**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$131,224.00	\$69,393.51	\$61,830.49	\$41,992.09	\$19,838.40
1.	Cash on hand.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$213.55	\$0.00	\$213.55	\$0.00	\$213.55
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.	Household goods and furnishings, including audio, video...	\$5,500.00	\$0.00	\$5,500.00	\$5,500.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Wearing apparel.	\$200.00	\$0.00	\$200.00	\$200.00	\$0.00
7.	Furs and jewelry.	\$275.00	\$0.00	\$275.00	\$275.00	\$0.00
8.	Firearms and sports, photographic and other hobby equipment.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh...	\$120.00	\$0.00	\$120.00	\$120.00	\$0.00
13.	Stock and interests in incorporated...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18.	Other liquidated debts owed debtor...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Jose U Bermea**  
**Sandra R. Bermea**

CASE NO 12-51172 C

CHAPTER 7

AMENDED 5/7/2015

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

Continuation Sheet # 1

**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles...	\$18,387.50	\$14,043.65	\$4,343.85	\$4,343.85	\$0.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29.	Machinery, fixtures used in business.	\$3,700.00	\$0.00	\$3,700.00	\$3,700.00	\$0.00
30.	Inventory.	\$1,300.00	\$0.00	\$1,300.00	\$0.00	\$1,300.00
31.	Animals.	\$200.00	\$0.00	\$200.00	\$200.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTALS:</b>		<b>\$161,120.05</b>	<b>\$83,437.16</b>	<b>\$77,682.89</b>	<b>\$56,330.94</b>	<b>\$21,351.95</b>

**Surrendered Property:**

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<b>Real Property</b>			
(None)			
<b>Personal Property</b>			
(None)			
<b>TOTALS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Non-Exempt Property by Item:**

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<b>Real Property</b>				
LOT S60'(11&12) BLOCK 65 LA PRYOR	\$48,500.00	\$3,211.60	\$45,288.40	\$19,838.40

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Jose U Bermea**  
**Sandra R. Bermea**

CASE NO **12-51172 C**

CHAPTER **7**

**AMENDED 5/7/2015**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

*Continuation Sheet #2*

**Personal Property**

ZAVALA CHECKING	\$100.00	\$100.00	\$100.00
ZAVALA SAVINGS	\$30.00	\$30.00	\$30.00
ZAVALA BUSINESS	\$80.00	\$80.00	\$80.00
BANK OF AMERICA CHECKING	\$3.55	\$3.55	\$3.55
INVENTORY	\$1,300.00	\$1,300.00	\$1,300.00
<b>TOTALS:</b>	<b>\$50,013.55</b>	<b>\$3,211.60</b>	<b>\$46,801.95</b>
			<b>\$21,351.95</b>

**Summary**

A. Gross Property Value (not including surrendered property)	<b>\$161,120.05</b>
B. Gross Property Value of Surrendered Property	<b>\$0.00</b>
C. Total Gross Property Value (A+B)	<b>\$161,120.05</b>
D. Gross Amount of Encumbrances (not including surrendered property)	<b>\$83,437.16</b>
E. Gross Amount of Encumbrances on Surrendered Property	<b>\$0.00</b>
F. Total Gross Encumbrances (D+E)	<b>\$83,437.16</b>
G. Total Equity (not including surrendered property) / (A-D)	<b>\$77,682.89</b>
H. Total Equity in surrendered items (B-E)	<b>\$0.00</b>
I. Total Equity (C-F)	<b>\$77,682.89</b>
J. Total Exemptions Claimed (Wild Card Used: \$25,450.00, Available: \$0.00)	<b>\$56,330.94</b>
K. Total Non-Exempt Property Remaining (G-J)	<b>\$21,351.95</b>

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Jose U Bermea  
Sandra R. Bermea**

CASE NO. **12-51172 C**

CHAPTER **7**

**Certificate of Service-**

---

I hereby certify that a true and correct copy of the foregoing  
Amended Schedule A, C, Summary of Schedules, Declaration of Schedules, were served via first class , United States  
mail, postage prepaid , on May 7, 2015 on the following:

/S/

by Jose L. Soria

**NOTICE TO THE FOLLOWING:**

Jose U Bermea  
P.O. BOX 707  
LA PRYOR, TX 78872

United States Trustee  
615 E. Houston, Suite 533  
P.O. Box 1539  
San Antonio, Texas 78205